



22W 3624

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Total Number of Pages in This Submission

Application Number	09/976,607
Filing Date	October 12, 2001
First Named Inventor	Michael B. Elliott
Art Unit	3624
Examiner Name	Alain L. Bashore
Attorney Docket Number	33836000013

ENCLOSURES (Check all that apply)

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Remarks

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT

Firm Name	Vedder, Price, Kaufman & Kammholz, P.C.		
Signature			
Printed name	Christopher J. Reckamp		
Date	June 9, 2005	Reg. No.	34,414

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Typed or printed name	Christine A. Wright	Date	June 9, 2005

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PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Michael B. Elliott, et al.
Serial No.: 09/976,607
Filing Date: October 12, 2001
Confirmation No.: 3270

Examiner: Alain L. Bashore
Art Group: 3624
File No. 33836.00.0013
Attorney Docket No. 33836.00.0013

Title: **METHOD TO IMPROVE DEBT COLLECTION PRACTICES**

Mail Stop Amendment
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

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6-9-05
Date

Christine Wright
Christine Wright

AMENDMENT AND RESPONSE

Dear Sir:

In response to the Office Action mailed March 9, 2005, Applicants submit the following Amendment and Response.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 10 of this paper.